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6 Attorneys for Individual and Representative Plaintiffs

7 **IN THE UNITED STATES DISTRICT COURT**
 8 **NORTHERN DISTRICT OF CALIFORNIA**

9 Case No: **10 4508**

10 **CLASS AND COLLECTIVE ACTION**

11 **COMPLAINT FOR DAMAGES,
 RESTITUTION AND INJUNCTIVE
 RELIEF**

12 MARY ANN ADLAO, and MARIAN
 WILLIAMS, individually, on behalf of
 others similarly situated, and on behalf of
 the general public,

13 Plaintiffs,

14 vs.

15 JPMORGAN CHASE & CO.,
 JPMORGAN CHASE BANK, N.A., and
 EMC MORTGAGE CORP., as
 successors in interest to BEAR
 STEARNS, INC., and ENCORE
 CREDIT CORP., and Does 1-50,
 inclusive.

16 Defendants.

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(1) **Violation of Fair Labor Standards Act
 29 U.S.C. Section 207**

(2) **Violation of California Labor Code
 Sections 510, 1194, and 1198, and IWC
 Wage Order(s)**

(3) **Failure to Provide Itemized Wage
 Statements (California Labor Code
 Section 226)**

(4) **Failure to Indemnify for Business
 Expenses (California Labor Code §
 2802)**

(5) **Failure to Provide and/or Authorize
 Meal and Rest Periods (California
 Labor Code 512, 226.7, and IWC Wage
 Order(s))**

(6) **Violation of California Business and
 Professions Code Sections 17200, *et seq.***

29 **DEMAND FOR JURY TRIAL**

30 CLASS AND COLLECTIVE ACTION COMPLAINT

31 *MDB* 2010 OCT -5 PM 3:12
 32 RICHARD W. WICKING
 CLERK, U.S. DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA

33 E-filing

34 EMC

PRELIMINARY STATEMENT

2 1. This is a collective and class action brought by Individual and Representative
3 Plaintiffs Mary Ann Adlao and Marian Williams on their own behalf and on behalf of the
4 proposed class identified below. Plaintiffs and the putative class members were or are employed
5 by Defendant JPMorgan Chase & Co., and certain Doe Defendants, or their predecessors-in-
6 interest, as Appraisers. As Appraisers, Plaintiffs and the putative class members are, were, or
7 should have been classified as covered, non-exempt employees under federal and state wage and
8 hour laws, and entitled to overtime pay consistent with the requirements of these laws. These
9 employees are similarly situated under the Federal Rules of Civil Procedure 23 and the Fair
10 Labor Standards Act (“FLSA”), 29 U.S.C. § 216(b).

11 2. The Collective Class is made of all persons who are or have been employed by
12 Defendants as an Appraiser, at any time within the United States within three years prior to this
13 action's filing date, through the date of final disposition of this action (the "Collective Class
14 Period").

15 3. The California Class is made up of all persons who are or have been employed by
16 Defendants as an Appraiser in the State of California within the period four years prior to the
17 filing date of this Complaint (the “California Class Period”).

18 4. During the Collective Class Period and the California Class Periods, Defendants
19 failed to pay appropriate overtime compensation to each member of the Collective Class and
20 California Class as required by federal and state law. Plaintiffs seek relief for the California
21 Class pursuant to the applicable State Law, Rules, Regulations, and Wage Orders of the
22 Industrial Welfare Commission (“IWC”). Plaintiffs also seek relief for the Collective Class
23 under the Fair Labor Standards Act. All of the relief sought is to remedy the Defendants’ failure
24 to pay appropriate overtime compensation, to provide or authorize meal and rest periods, to
25 indemnify Plaintiffs for necessary business expenses, and to maintain accurate time records, in
26 addition to injunctive relief.

THE PARTIES

5. Individual and representative Plaintiff Mary Ann Adlao resides in San Ramon,

1 California (Contra Costa County). She has been employed by Defendants since 2003 as an
 2 Appraiser,¹ and has worked from her home in San Ramon for Defendants since 2008. Plaintiff
 3 Adlao brings her claim on behalf of herself and the Collective and California Classes. A written
 4 consent form for Plaintiff Adlao is attached as Exhibit A.

5 6. Individual and representative Plaintiff Marian Williams currently resides in
 6 Litchfield Park, Arizona. She has been employed by Defendants since approximately July 2006
 7 as an Appraiser. Plaintiff Williams worked from approximately July 2006 to December 2008 in
 8 California. From December 2008 to the present, Plaintiff Williams has worked from her current
 9 home in Litchfield Park, Arizona. Plaintiff Williams brings her claim on behalf of herself and
 10 both the California Class for the period Ms. Williams worked in California and the Collective
 11 Class for the period Ms. Williams has worked in Arizona. A written consent form for Plaintiff
 12 Williams is attached as Exhibit B.

13 7. Upon information and belief, Defendant JP Morgan Chase & Co. is a Delaware
 14 Corporation doing business in and maintaining offices in several states throughout the United
 15 States, including California.

16 8. Upon information and belief, Defendant JPMorgan Chase Bank, N.A., is a wholly
 17 owned subsidiary of Defendant JPMorgan Chase & Co.

18 9. Upon information and belief, Defendant EMC Mortgage Corp. ("EMC") is a
 19 wholly owned subsidiary of JPMorgan Chase & Co. Upon information and belief, EMC is a
 20 Delaware Corporation doing business in and maintaining offices in several states throughout the
 21 United States, including California.

22 10. Upon information and belief, Defendants JP Morgan Chase & Co., JP Morgan
 23 Chase Bank, N.A, and EMC (collectively "Chase" or "Defendants") are successors in interest to
 24 Bear Stearns, Inc. Upon information and belief, Bear Stearns, Inc. was successor in interest to
 25 Encore Credit Corp.

26 11. Defendants Does 1-50, inclusive, are sued herein under fictitious names. Their true

27 28 ¹Upon information and belief, Defendants have changed the job title for the position Plaintiffs have held/continue to
 hold. At various times it has been referred to as, *inter alia*, "Appraisal Review Analyst," "Valuation Analyst," and
 "Senior Operations Associate." The position is referred to herein as "Appraiser."

1 names and capacities are unknown to Plaintiffs. When their true names and capacities are
 2 ascertained, Plaintiffs will amend this complaint by inserting their true names and capacities
 3 herein. Plaintiffs are informed and believe and thereon allege that each of the fictitiously-named
 4 Defendants is responsible in some manner for the occurrences herein alleged, and that the
 5 damages of Plaintiffs and the putative class members herein alleged were proximately caused by
 6 such Defendants.

7 12. Plaintiffs are informed, believe, and thereon allege that each of the Defendants
 8 herein was, at all times relevant to this action, the agent, employee, representative partner, and/or
 9 joint venturer of the remaining Defendants and was acting within the course and scope of the
 10 relationship. Plaintiffs are further informed, believe, and thereon allege that each of the
 11 Defendants herein gave consent to, ratified and authorized the acts alleged herein to the
 12 remaining Defendants.

13 **JURISDICTION AND VENUE**

14 13. This Court has subject matter jurisdiction pursuant to 28 U.S.C. § 1331 as this case
 15 is being brought under the FLSA, 29 U.S.C. § 207 *et seq.* Each representative Plaintiff has
 16 signed a consent form to join this lawsuit, attached hereto as Exhibit A. This Court has original
 17 jurisdiction over all the state and federal claims under the Class Action Fairness Act, 28 U.S.C.
 18 §1332(d), because, upon information and belief, the amount in controversy exceeds
 19 \$5,000,000.00 and the parties are citizens of diverse jurisdictions. This Court also has
 20 supplemental jurisdiction over Plaintiffs' state law claims pursuant to 28 U.S.C. § 1337.

21 14. Venue is proper in the United States District Court, Northern District of California
 22 pursuant to 28 U.S.C. § 1331(b)(2), because a substantial part of the events giving rise to the
 23 claims occurred in this district by virtue of the work performed by Plaintiff Adlao.

24 15. Pursuant to Civil L.R. 3-2 (c) and (d), this action is properly assigned to the
 25 Northern District of California because a substantial portion of the events giving rise to this
 26 dispute occurred in Contra Costa County, California.

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COLLECTIVE ACTION ALLEGATIONS

16. Plaintiffs bring this action on behalf of themselves and other employees similarly situated as authorized under FLSA, 29 U.S.C. § 216(b). The employees similarly situated are:

Collective Class: All persons who are or have been employed by Defendants as an Appraiser, within the United States at any time three years prior to the filing of this Complaint, to the final disposition of this case.

17. Upon information and belief, Defendants suffered and permitted Plaintiffs and the Collective Class to work more than forty hours per week without appropriate overtime compensation.

18. Defendants' unlawful conduct has been widespread, repeated, and consistent.

19. Upon information and belief, Defendants knew that Plaintiffs and the Collective Class, performed work that required overtime pay. Defendants have operated under a scheme to deprive these employees of appropriate overtime compensation by failing to properly compensate them for all hours worked.

20. Upon information and belief, Defendants misclassified Plaintiffs and members of the Collective Class with the Job titles of Appraiser or with similar duties to persons with this job title or any job title held by Plaintiffs as “exempt” from federal and state overtime laws, Defendants misrepresented to these employees that they were “exempt” and therefore were not entitled to overtime pay for hours worked in excess of forty a week.

21. Upon information and belief, Defendants reclassified Appraisers in about late July or early August 2010, without providing them full compensation for the period of time in which they were misclassified.

22. Plaintiffs are not learned professionals as defined by the Act.

23. Plaintiffs' and the Collective Class members' primary duties consisted of routine
mental work, dictated by detailed guidelines enforced by Defendants. In essence, Plaintiffs and
the Collective Class members were required to follow a "checklist" for each appraisal they
reviewed.

24. Plaintiffs' and the Collective Class members are subject to productivity

1 requirements and are production workers, not administrators of Defendants' general business
 2 operations or makers of Defendants' overarching policies.

3 25. In particular, Appraisers are expected to evaluate each appraisal report under
 4 Defendants' pre-established guidelines, within a set period of time for each appraisal, and issue a
 5 yes or no decision regarding the accuracy of the report. They are trained only to apply
 6 Defendants' pre-established guidelines and procedures as they find them. Defendants measure
 7 the performance of Plaintiffs and other Appraisers by assessing their productivity and adherence
 8 to Defendants' production quotas and other pre-established guidelines and procedures. Upon
 9 information and belief, Appraisers occasionally were awarded performance-based bonuses for,
 10 *inter alia*, meeting their production quotas. Plaintiffs are constantly threatened with discipline up
 11 to and including termination if they fail to meet their production quotas. Plaintiffs' production
 12 quotas frequently require work in excess of forty hours per week.

13 26. Defendants' conduct, as set forth in this Complaint, was willful and in bad faith,
 14 and has caused significant damages to Plaintiffs, and the Collective Class.

15 27. Defendants are liable under the FLSA for failing to properly compensate Plaintiffs
 16 and the Collective Class, and as such, notice should be sent to the Collective Class. There are
 17 numerous similarly situated current and former employees of Defendants who have been denied
 18 overtime pay in violation of the FLSA who would benefit from the issuance of a Court
 19 supervised notice of the present lawsuit and the opportunity to join in the present lawsuit. Those
 20 similarly situated employees are known to Defendants and are readily identifiable through
 21 Defendants' records.

CALIFORNIA CLASS ALLEGATIONS

23 28. Plaintiffs bring this action as a class action pursuant to Rule 23 of the
 24 Federal Rules of Civil Procedure on behalf of the following defined class:

25 **Proposed California Class:** All employees of Defendants who were, are, or will
 26 be employed in the State of California as an Appraiser at
 27 any time within four years of the filing of this Complaint
 28 until the final disposition of this case.

1 29. Numerosity: The Proposed Class is so numerous that joinder of all members is
2 impracticable. Plaintiff is informed and believes, and on that basis alleges, that during the
3 relevant time period, Defendants employed dozens of people who are geographically dispersed
4 and who satisfy the definition of the Proposed Class.

5 30. Typicality: Plaintiffs' claims are typical of the members of the Proposed
6 Classes. Plaintiffs are informed and believe that, like other Appraisers, they routinely worked
7 more than eight hours per day and more than 40 hours per week during the Class Period.
8 Plaintiffs had the same duties and responsibilities as other Class members and were subject to
9 Defendants' policy and practice of improperly treating and classifying these employees as
10 "exempt" from federal and state overtime law, misrepresenting to these employees that they
11 were exempt from federal and state overtime law, improperly failing to pay appropriate overtime
12 compensation for all hours worked, failing to provide or authorize meal and rest breaks in
13 compliance with state laws, failing to maintain accurate time records of hours worked by the
14 Proposed Classes, failing to issue accurate itemized wage statements to these individuals, and
15 failing to indemnify these employees for routine business expenses.

16 31. Superiority: A class action is superior to other available methods of the fair and
17 efficient adjudication of the controversy, particularly in the context of wage and hour litigation
18 where individual plaintiffs lack the financial resources to vigorously prosecute separate lawsuits
19 in federal court against large corporate defendants and fear retaliation. Prosecuting dozens of
20 identical, individual lawsuits statewide does not promote judicial efficiency or equity and
21 consistency in judicial results.

22 32. Adequacy: Plaintiffs will fairly and adequately protect the interests of the
23 Proposed Class, and has retained counsel experienced in complex wage and hour class and
24 collective action litigation.

25 33. Commonality: Common questions of law and fact exist to all members of the
26 Proposed Class and predominate over any questions solely affecting individual members of the
27 Proposed Class, including but not limited to:

28

- 1 A. Whether Defendants improperly classified Plaintiffs and members of the
- 2 California Class with the job title of Appraiser as exempt;
- 3 B. Whether Defendants unlawfully failed to fully pay appropriate overtime
- 4 compensation to members of the California Class in violation of federal
- 5 and state wage laws;
- 6 C. Whether Plaintiffs and California Class members who are no longer
- 7 employed with Defendants are entitled to penalties for failure to timely pay
- 8 wages upon termination of employment, pursuant to the applicable state
- 9 laws;
- 10 D. Whether Defendants' policies and practices provide and/or authorize meal
- 11 and rest periods in compliance with applicable state laws;
- 12 E. Whether Defendants failed to keep accurate time records for all hours
- 13 worked by the Plaintiffs and the Proposed Class in violation of FLSA, 29
- 14 U.S.C. § 201, *et seq.*, and state wage laws;
- 15 F. Whether Defendants provided adequate itemized wage statements to the
- 16 Plaintiffs and the California Class pursuant to applicable state wage laws;
- 17 G. Whether Defendants paid Plaintiffs and California Class members for the
- 18 full vacation time they earned, based, as promised, on their actual hours
- 19 worked, including overtime hours;
- 20 H. The proper measure of damages sustained by the California Class; and
- 21 I. Whether Defendants' actions were "willful."

22 34. This case is maintainable as a class action under Fed. R. Civ. P. 23(b)(1) because
 23 prosecution of actions by or against individual members of the class would result in inconsistent
 24 or varying adjudications and create the risk of incompatible standards of conduct for Defendants.
 25 Further, adjudication of each individual member's claim as separate action would be dispositive
 26 of the interest of other individuals not party to this action, impeding their ability to protect their
 27 interests.

28 35. Class certification is also appropriate under Fed. R. Civ. P. 23(b)(3) because

1 questions of law and fact common to the Proposed Classes predominate over any questions
 2 affecting only individual members of the Proposed Class, and because a class action is superior
 3 to other available methods for the fair and efficient adjudication of this litigation. Defendants'
 4 common and uniform policies and practices denied the Proposed Classes the overtime pay to
 5 which they are entitled. The damages suffered by the individual Proposed Class members are
 6 small compared to the expense and burden of individual prosecution of this litigation. Proposed
 7 Class members fear workplace retaliation and being "blackballed" from obtaining future
 8 employment in the financial services industry. In addition, class certification is superior because
 9 it will obviate the need for unduly duplicative litigation that might result in inconsistent
 10 judgments about Defendants' practices.

11 36. Plaintiff intends to send notice to all members of the Proposed Classes to the
 12 extent required by Rule 23. The names and address of the Proposed Classes are available from
 13 Defendants.

14 **FIRST CLAIM FOR RELIEF**

15 **Failure to Pay Overtime Compensation in Violation of the Fair Labor Standards Act**
 16 **(On Behalf of Plaintiffs and the Collective Class)**

17 37. Plaintiffs, on behalf of themselves and the collective class, allege and incorporate
 18 by reference the allegations in the preceding paragraphs.

19 38. Plaintiffs consent in writing to be a party of this action, pursuant to 29 U.S.C. §
 20 216(b). Plaintiffs' written consent forms are attached hereto as Exhibits A and B. Plaintiffs
 21 anticipate that other individuals will continue to sign consent forms and join as plaintiffs.

22 39. At all relevant times, Defendants have been, and continue to be, "employers"
 23 engaged in interstate commerce and/or in the production of goods for commerce, within the
 24 meaning of the FLSA, 20 U.S.C. § 203. At all relevant times, Defendants have employed and
 25 continue to employ employees, including Plaintiffs, and the Collective Class. At all relevant
 26 times, upon information and belief, Defendants have had gross operating revenues in excess of
 27 \$500,000.00.

28 40. The FLSA requires each covered employers such as Defendants to compensate all

non-exempt employees at a rate of not less than one and one-half times the regular rate of pay for work performed in excess of forty hours per work week.

41. During their employment with Defendants, within the applicable statute of limitations, Plaintiffs and the other Collective Class members worked in excess of forty hours per workweek. Despite the hours worked by Plaintiffs and the Collective Class members, Defendants willfully, in bad faith, and in knowing violation of the Federal Fair Labor Standards Act, failed and refused to pay them the appropriate overtime compensation for all the hours worked in excess of forty.

42. By failing to accurately record, report, and/or preserve records of hours worked by Plaintiffs and the Collective Class, Defendants have failed to make, keep, and preserve records with respect to each of its employees sufficient to determine their wages, hours, and other conditions and practice of employment, in violation of the FLSA, 29 U.S.C. § 201, *et seq.*

43. The foregoing conduct, as alleged, constitutes a willful violation of the FLSA, within the meaning of 29 U.S.C. § 255(a).

44. Plaintiffs, on behalf of themselves and the Collective Class, seek damages in the amount of their respective unpaid overtime compensation, liquidated damages from three years immediately preceding the filing of this action, plus interests and costs as allowed by law, pursuant to 29 U.S.C. §§ 216(b) and 255(a), and such other legal and equitable relief as the Court deems just and proper.

45. Plaintiffs, on behalf of themselves and the Collective Class, seek recovery of their attorneys' fees and costs to be paid by Defendants, as provided by the FLSA, 29 U.S.C. § 216(b).

SECOND CLAIM FOR RELIEF

Failure to Pay Overtime Compensation in Violation of California Law

(On Behalf of Plaintiffs and the California Class)

46. Plaintiffs, on behalf of themselves and the California Class, allege and incorporate by reference the allegations in the preceding paragraphs.

47. At all relevant times herein, IWC Wage Order No. 4 (8 C.C.R. § 11040) and

1 California Labor Code § 510 required employers, like Defendants, to pay overtime premium(s)
2 for hours worked in excess of 8 in a given workday, 40 in a given workweek, or on the seventh
3 day worked in a single workweek. Pursuant to California Labor Code § 1198, it is unlawful to
4 employ persons for hours longer than the hours set by the Industrial Welfare Commission
5 (“IWC”), or under conditions prohibited by the applicable wage orders of the IWC.

6 48. Plaintiffs are informed and believe, and thereon allege, that members of the Class
7 worked in excess of eight hours per day and in excess of 40 hours per week, and Defendants
8 unlawfully failed to pay members of the Class the proper overtime compensation required in
9 violation of IWC Wage Order 4 (8 C.C.R. § 11040), and the California Labor Code §§ 510 and
10 1198. Pursuant to California Labor Code § 1194, the Plaintiffs and the other Class members are
11 entitled to recover their unpaid overtime compensation.

12 49. As a direct and proximate result of Defendants' unlawful conduct, as set forth
13 herein, Plaintiffs and the Class have sustained damages, including loss of earnings for hours of
14 overtime worked on behalf of Defendants in an amount to be established at trial, plus damages,
15 interest, attorneys' fees and costs.

THIRD CLAIM FOR RELIEF

Failure to Provide Accurate Itemized Wage Statements

(On Behalf of Plaintiffs and the California Class)

19 50. Plaintiffs, on behalf of themselves and the California Class, allege and incorporate
20 by reference the allegations in the preceding paragraphs.

21 51. California Labor Code § 226(a) provides that, at the time of each payment of
22 wages, an employer shall provide each employee with a wage statement itemizing, among other
23 things, the total hours worked by the employee in the pay period. California Labor Code
24 § 226(e) provides that an employee suffering injury as a result of a knowing and intentional
25 failure by an employer to comply with Labor Code § 226(a) may recover the greater of his or her
26 actual damages or a penalty of \$50 for the initial pay period in which a violation occurs and
27 \$100 per employee for each violation in a subsequent pay period (up to a maximum of \$4,000),
28 in addition to attorneys fees and costs.

1 52. Defendants knowingly and intentionally failed to provide timely, accurate,
2 itemized wage statements including, *inter alia*, hours worked, to Plaintiffs and the California
3 Class in accordance with Labor Code § 226(a). Such failure caused injury to Plaintiffs and the
4 California Class members, by, among other things, impeding them from knowing the total hours
5 worked and the amount of wages to which they are and were entitled. Plaintiffs and the
6 California Class are therefore entitled to the damages and penalties provided for under Labor
7 Code § 226(e). Additionally, pursuant to Code of Civil Procedure section 1021.5, Plaintiffs and
8 the California Class are entitled to attorneys fees and costs. Pursuant to Labor Code section
9 226(g), are also entitled to and seek injunctive relief requiring Defendants to comply with Labor
10 Code 226(a).

FOURTH CLAIM FOR RELIEF

Failure to Indemnify for Business Expenses

(On Behalf Plaintiffs and the California Class)

14 53. Plaintiffs, on behalf of themselves and the California Class, allege and incorporate
15 by reference the allegations in the preceding paragraphs.

16 54. California Labor Code § 2802(a) requires an employer to indemnify its employees
17 “for all necessary expenditures or losses incurred by the employee in direct consequence of the
18 discharge of his or her duties[.]” California Labor Code § 2802(b) provides that all awards made
19 under California Labor Code § 2802(a) shall “carry interest at the same rate as judgments in civil
20 actions” and that interest “shall accrue from the date on which the employee incurred the
21 necessary expenditure or loss.”

22 55. Defendants failed to indemnify Plaintiffs and the California Class for their
23 necessary expenditures related to the cost of supplies necessary to complete their work,
24 including, but not limited to peripheral computer equipment, telephone charges, Internet charges,
25 postage and delivery charges, and office supplies.

26 56. Plaintiffs and the Class Members are therefore entitled to full reimbursement for
27 said expenditures and all other relief provided by California law, including but not limited to
28 attorneys' fees and costs, pursuant to Code of Civil Procedure section 1021.5, and injunctive

1 relief requiring Defendants to pay reimbursement to its employees for such routine business
 2 expenses.

3 **FIFTH CLAIM FOR RELIEF**

4 **Failure to Provide Rest Breaks and Meal Periods**

5 **(On Behalf Plaintiffs and the California Class)**

6 57. Plaintiffs, on behalf of themselves and the California Class, allege and incorporate
 7 by reference the allegations in the proceeding paragraphs.

8 58. California Labor Code § 512 prohibits an employer from employing an employee
 9 for a work period of more than five hours per day without providing the employee with a meal
 10 period of not less than 30 minutes, or for a work period of more than 10 hours per day without
 11 providing the employee with a second meal period of not less than 30 minutes.

12 59. Section 11 of Wage Order No. 4 provides (and at all times relevant hereto
 13 provided) in relevant part that:

14
 15 No employer shall employ any person for a work period of more than five (5)
 16 hours without a meal period of not less than 30 minutes, except that when a work
 17 period of not more than six (6) hours will complete the day's work the meal period
 18 may be waived by mutual consent of the employer and the employee. Unless the
 19 employee is relieved of all duty during a 30 minute meal period, the meal period
 20 shall be considered an "on duty" meal period and counted as time worked. An "on
 21 duty" meal period shall be permitted only when the nature of the work prevents an
 22 employee from being relieved of all duty and when by written agreement between
 23 the parties an on-the-job paid meal period is agreed to. The written agreement shall
 24 state that the employee may, in writing, revoke the agreement at any time.

25 If an employer fails to provide an employee a meal period in accordance with the
 26 applicable provisions of this order, the employer shall pay the employee one (1)
 27 hour of pay at the employee's regular rate of compensation for each workday that
 28 the meal period is not provided.

29 60. Section 12 of Wage Order No. 4 provides (and at all times relevant hereto
 30 provided) in relevant part that:

31
 32 Every employer shall authorize and permit all employees to take rest periods,
 33 which insofar as practicable shall be in the middle of each work period. The
 34 authorized rest period time shall be based on the total hours worked daily at the
 35 rate of ten (10) minutes net rest time per four (4) hours or major fraction thereof.
 36 However, a rest period need not be authorized for employees whose total daily

1 work time is less than three and one-half (3 1/2) hours. Authorized rest period time
 2 shall be counted as hours worked for which there shall be no deduction from
 3 wages. If an employer fails to provide an employee a rest period in accordance
 4 with the applicable provisions of this order, the employer shall pay the employee
 5 one (1) hour of pay at the employee's regular rate of compensation for each
 6 workday that the rest period is not provided.

7 61. California Labor Code § 226.7 prohibits any employer from requiring any
 8 employee to work during any meal or rest period mandated by an applicable IWC wage order,
 9 and provides that an employer that fails to provide an employee with a required rest break or
 10 meal period shall pay that employee one additional hour of pay at the employee's regular rate of
 11 compensation for each work day that the employer does not provide a compliant meal or rest
 12 period.

13 62. Defendants failed to provide Plaintiffs and California Class members with meal
 14 periods as required by law, and failed to authorize and permit the Plaintiffs and California Class
 15 members to take rest periods as required by law.

16 63. Plaintiffs and the California Class members are therefore entitled to payment of
 17 the meal and rest period premiums as provided by law. Additionally, pursuant to Code of Civil
 18 Procedure section 1021.5, Plaintiffs and the California Class are entitled to attorneys fees and
 19 costs.

20 **SIXTH CLAIM FOR RELIEF**

21 **Unfair Practice under the Unfair Competition Act**
 22 **(On Behalf Plaintiffs and the California Class)**

23 64. Plaintiffs, on behalf of themselves and the California Class, allege and incorporate
 24 by reference the allegations in the preceding paragraphs.

25 65. Section 17200 of the California Business and Professions Code — California's
 26 Unfair Competition Law — prohibits unfair competition by prohibiting, *inter alia*, any unlawful
 27 or unfair business acts or practices. The foregoing conduct by Defendants, as alleged, constitutes
 28 unlawful business actions and practices in violation of Section 17200, *et seq.*

66. Pursuant to Business and Professions Code § 17200 *et seq.*, Plaintiffs and the
 California Class members are entitled to restitution of the overtime earnings, business expenses,

1 and other unpaid wages and premiums alleged herein that Defendants have improperly withheld
 2 and retained during a period that commences four years prior to the filing of this action, a
 3 permanent injunction requiring Defendants to pay overtime and meal/rest premiums to all
 4 workers as defined herein, in California, an award of attorneys' fees pursuant to Code of Civil
 5 Procedure section 1021.5, and other applicable law, and costs.

6 **PRAYER FOR RELIEF**

7 67. WHEREFORE, Plaintiffs, on behalf of themselves and all members of the
 8 Collective and California Classes, pray for relief as follows:

- 9 A. That the Court determine that this action may proceed as a class action
 10 under Rule 23(b)(1) and (3) of the Federal Rules of Civil Procedure;
- 11 B. That Defendants are found to have violated the overtime, meal/rest period,
 12 itemized wage statement/time records, failure to indemnify, and failure to
 13 timely pay wages penalty provisions of the California wage laws cited
 14 above as to the California Class;
- 15 C. That Defendants are found to have violated the overtime provisions of the
 16 Federal Fair Labor Standards Act as to Plaintiffs and the Collective Class;
- 17 D. That Defendants are found to have violated the FLSA by failing to
 18 maintain accurate time records of all the hours worked by Plaintiffs and
 19 the Collective Class;
- 20 E. That Defendants' violations as described above are found to be willful;
- 21 F. An award to Plaintiffs and the California and Collective Classes for the
 22 amount of unpaid wages owed, liquidated damages and penalties where
 23 provided by state and federal law, and interest thereon, subject to proof at
 24 trial;
- 25 G. That Defendants be ordered and enjoined to pay restitution to Plaintiffs
 26 and the California Class due to Defendants' unlawful activities, pursuant
 27 to California state law cited above;
- 28 H. That Defendants further be enjoined to cease and desist from unlawful

1 activities in violation of state laws cited above;

2 I. That the Court grant declaratory relief stating that Defendants' scheme is
3 unlawful;

4 J. For an award of reasonable attorneys' fees and costs pursuant to 29 U.S.C.
5 section 216 and/or other applicable state laws; and

6 K. For such other and further relief, in law or equity, as this Court may deem
7 appropriate and just.

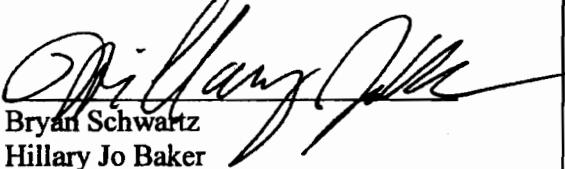
8 **DEMAND FOR JURY TRIAL**

9 68. Pursuant to Rule 38(b) of the Federal Rules of Civil Procedure, Plaintiffs,
10 individually and on behalf of all others similarly situated, demand a trial by jury.

11
12 Dated: October 5, 2010

BRYAN SCHWARTZ LAW

13 By:
14
15


Bryan Schwartz
Hillary Jo Baker

16 ATTORNEYS FOR THE INDIVIDUAL
17 AND REPRESENTATIVE PLAINTIFFS
18 AND THE PUTATIVE CLASS

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EXHIBIT A

CONSENT FORM AND DECLARATION

I hereby consent to join a lawsuit against JPMorgan Chase as a Plaintiff to assert claims against it for violations of the wage and hour laws of the United States and/or the state(s) where I worked for JPMorgan Chase. During the past three years, there were occasions when I worked over 40 hours per week for JPMorgan Chase and did not receive overtime compensation.

I worked for JPMorgan Chase as an (please check all that apply):

Appraiser
 Other (Specify Title: _____)

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

Maya Collins 9/23/10
Signature Date

mary Ann Adlar
Print Name

Fax or Mail To:

**Hillary Jo Baker
Bryan Schwartz Law
180 Grand Avenue, Suite 1550
Oakland, CA 94612
FAX (510) 444-9301**

REDACTED

(Emergency Contact
work from home)
San Ramon for CA
Location(s) Worked (City/State)

EXHIBIT B

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CONSENT FORM AND DECLARATION

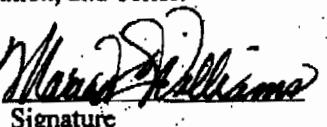
I hereby consent to join a lawsuit against JPMorgan Chase as a Plaintiff to assert claims against it for violations of the wage and hour laws of the United States and/or the state(s) where I worked for JPMorgan Chase. During the past three years, there were occasions when I worked over 40 hours per week for JPMorgan Chase and did not receive overtime compensation.

I worked for JPMorgan Chase as an (please check all that apply):

Appraiser

Other (Specify Title: _____)

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

 9/29/2010
Signature Date

MARIAN C. WILLIAMS
Print Name

Fax or Mail To:

Hillary Jo Baker
Bryan Schwartz Law
180 Grand Avenue, Suite 1550
Oakland, CA 94612
FAX (510) 444-9301

REDACTED

Emergency Contact

IRVINE, CA; LITCHFIELD PARK, AZ
Location(s) Worked (City/State)

CONSENT AND DECLARATION